

In the Claims:

1-95. Cancelled.

96-116. Cancelled.

117. (Previously presented) A method of targeting savings dollars in conjunction with paying at least one financial obligation, the method being performed by execution of a computer readable program code by at least a first computing device, the method comprising:

connecting the first computing device with a second computing device to establish a communications link through a network, the first computing device operated by a financial institution and the second computing device operated by at least one of an existing customer and a prospective customer of the financial institution;

receiving with the first computing device information related to targeting savings dollars, wherein the information includes data related to at least one of: (i) at least one total dollar amount the customer would like to save, (ii) at least one total dollar amount the customer is in the process of saving, and (iii) at least one target date by which the at least one total dollar amount is to be saved;

computing with the first computing device at least one customized targeted savings plan based on the data by calculating at least one dollar amount of each of a plurality of periodic payments to a targeted savings plan to be paid over at least one period of time expiring on the at least one target date, wherein computing the at least one dollar amount of each periodic payment includes:

computing a number of payments over the at least one period of time based on the at least one total dollar amount the customer would like to save or the at least one total dollar amount the customer is in the process of saving, and

computing a rate of return that the financial institution pays based on a duration between a periodic payment to the targeted savings plan and the at least one target date; and

receiving at the first computing device instructions from the second computing device for making at least one payment on behalf of the customer, wherein the at least one payment includes at least one periodic payment to the at least one targeted savings plan and at least one payment toward the at least one customer financial obligation.

118. (Previously presented) The method of claim 117 wherein receiving instructions from the second computing device for making at least one payment on behalf of the customer includes instructions to debit one or more accounts of the customer for the at least one payment.

119. (Previously presented) The method of claim 117 wherein, upon receiving instructions from the second computing device to make the at least one payment on behalf of the customer, transferring using the first computing device the at least one periodic payment to the targeted savings plan to one or more accounts configured to pay the rate of return.

120. (Previously presented) The method of claim 120 wherein the one or more accounts include at least one of: (i) one or more interest-bearing accounts and (ii) one or more securities investment accounts.

121. (Previously presented) The method of claim 117 further comprising transmitting with the first computing device to the second computing device information regarding at least one customized targeted savings plan.

122. (Previously presented) The method of claim 121 wherein the information regarding at least one customized targeted savings plan is included in a financial statement of the at least one financial obligation of the customer.

123. (Previously presented) The method of claim 122 wherein the financial statement includes at least one of: a credit card statement, a utility bill, a bank statement, a checking account statement, a debit card statement, a mortgage statement, and combinations thereof.

124. (Previously presented) The method of claim 117 further comprising transmitting with the first computing device to the second computing device information regarding at least one customized targeted savings plan, the information included in a financial statement of at least one financial obligation of the customer.

125. (Previously presented) The method of claim 117 further comprising generating with the first computing device information regarding at least one customized targeted savings plan, the information included in a financial statement of at least one financial obligation of the customer.

126. (Previously presented) The method of claim 117 further comprising generating with the first computer a financial statement of at least one financial obligation of the customer, the statement identifying at least one of: (i) at least one total dollar amount the customer would like to save; (ii) at least one total dollar amount the customer is in the process of saving; (iii) at least one target date by which at least one total dollar amount is to be saved; (iv) at least one period of time over which at least one total dollar amount is to be saved; (v) at least one dollar amount of a periodic payment; (vi) a total number of periodic payments paid; (vii) a total number of periodic payments remaining; (viii) at least one objective for saving the at least one total dollar amount; and (ix) at least one graphic icon representing the at least one total dollar amount of periodic payments paid to the at least one targeted savings plan.

127. (Previously presented) A method of targeting savings dollars in conjunction with paying at least one financial obligation, the method being performed by execution of a computer readable program code by at least a first computing device, the method comprising:

connecting the first computing device with a second computing device to establish a communications link through a network, the first computing device operated by a financial institution and the second computing device operated by at least one of an existing customer and a prospective customer of the financial institution;

receiving with the first computing device information related to at least one total dollar amount the customer is saving or the customer would like to save by at least one target date;

computing with the first computing device at least one customized targeted savings plan to save the at least one total dollar amount by calculating at least one dollar amount of each of a plurality of periodic payments to the at least one targeted savings plan to be paid over at least one period of time expiring on the at least one target date, wherein computing the at least one dollar amount of each periodic payment includes:

computing a number of payments over the at least one period of time based on the at least one total dollar amount the customer would like to save or the at least one total dollar amount the customer is in the process of saving, and

computing a rate of return that the financial institution pays based on a duration between a periodic payment to the targeted savings plan and the at least one target date;

generating with the first computing device a financial statement for the at least one financial obligation of the customer, the financial statement providing information related to at least one customized targeted savings plan, wherein the information includes at least one of: (i) the at least one total dollar amount the customer would like to save, (ii) the at least one total dollar amount the customer is in the process of saving, (iii) at least one target date by which the at least one total dollar amount is to be saved, and (iv) an amount of a periodic payment to be paid to the at least one targeted savings plan; and

receiving at the first computing device instructions from the second computing device for making at least one payment on behalf of the customer, wherein the at least

one payment includes at least one periodic payment to the at least one targeted savings plan and at least one payment toward the at least one customer financial obligation.

128. (Withdrawn) A method of targeting savings dollars in conjunction with paying financial obligations, the method being performed by execution of a computer readable program code by at least a first computing device, the method comprising:

establishing a communications link between the first computing device and at least a second computing device through a network, wherein the first computing device is operated by at least one financial institution and the second computing device is operated at least one of an existing customer and a prospective customer of the financial institution;

displaying at the second computing device, a financial statement of at least one account the financial institution has for the customer, wherein the financial statement includes information related to at least one targeted savings plan and information related to at least one customer financial obligation;

in response to receiving at the first computing device at least one customer-designated variable related to at least one targeted savings plan, calculating a customized targeted savings plan or modifying an existing targeted savings plan,

wherein calculating or modifying the targeted savings plan includes computing with the first computer a dollar amount of each of a plurality of periodic payments to the targeted savings plan based on at least one of: (i) a total dollar amount to be saved by a target date, (ii) a period of time over which the periodic deposits are made that expires on the target date; and (iii) a rate of return of interest the financial institution pays periodically on a dollar amount of the targeted savings plan; and

receiving with the first computer at least one periodic payment to the targeted savings plan along with at least one payment towards the customer financial obligation.

129. (Previously presented) A method of targeting savings dollars in conjunction with paying at least one financial obligation, the method being performed by execution of a computer readable program code by at least a first computing device, the first computing device operated by a financial institution, the method comprising:

receiving with the first computing device information related to targeting savings dollars for at least one customer, wherein the information includes data related to at least one of: (i) at least one total dollar amount the customer would like to save, (ii) at least one total dollar amount the customer is in the process of saving, and (iii) at least one target date by which the at least one total dollar amount is to be saved;

computing with the first computing device at least one customized targeted savings plan based on the data by calculating at least one dollar amount of each of a plurality of periodic payments to a targeted savings plan to be paid over at least one period of time expiring on the at least one target date, wherein computing the at least one dollar amount of each periodic payment includes:

computing a number of payments over the at least one period of time based on the at least one total dollar amount the customer would like to save or the at least one total dollar amount the customer is in the process of saving, and

computing a rate of return that the financial institution pays based on a duration between a periodic payment to the targeted savings plan and the at least one target date; and

receiving at at least one of: the first computing device and the financial institution at least one payment on behalf of the customer, wherein the at least one payment includes at least one periodic payment to the at least one targeted savings plan and at least one payment toward the at least one customer financial obligation.



130. (Previously presented) A method of targeting savings dollars in conjunction with paying at least one financial obligation, the method being performed by execution of a computer readable program code by at least a first computing device, the first computing device operated by a financial institution, the method comprising:

receiving with the first computing device information related to at least one total dollar amount at least one customer is saving or would like to save by at least one target date;

computing with the first computing device at least one customized targeted savings plan to save the at least one total dollar amount by calculating at least one dollar amount of each of a plurality of periodic payments to the at least one targeted savings plan to be paid over at least one period of time expiring on the at least one target date, wherein computing the at least one dollar amount of each periodic payment includes:

computing a number of payments over the at least one period of time based on the at least one total dollar amount the customer would like to save or the at least one total dollar amount the customer is in the process of saving, and

computing a rate of return that the financial institution pays based on a duration between a periodic payment to the targeted savings plan and the at least one target date;

generating with the first computing device a financial statement for the at least one financial obligation of the customer, the financial statement providing information related to at least one customized targeted savings plan, wherein the information includes at least one of: (i) the at least one total dollar amount the customer would like to save, (ii) the at least one total dollar amount the customer is in the process of saving, (iii) at least one target date by which the at least one total dollar amount is to be saved, and (iv) an amount of a periodic payment to be paid to the at least one targeted savings plan; and

receiving at least one of: the first computing device and the financial institution at least one payment on behalf of the customer, wherein the at least one payment includes at least one periodic payment to the at least one targeted savings plan and at least one payment toward the at least one customer financial obligation.